

AG Jennings' Consumer Protection Unit files Action Against Unlicensed Debt-Management Services Company

Attorney General Kathy Jennings' Consumer Protection Unit announced Monday that it filed an administrative lawsuit against Centerdon Group, Inc. n/k/a Hilvanim Group, Inc., a California corporation, for violating the Delaware Uniform Debt-Management Services Act, the Delaware Consumer Fraud Act and the Delaware Deceptive Trade Practices Act.

*"Delawareans who are struggling with debt deserve our help, not exploitation," said **Attorney General Jennings**. "Centerdon targeted elderly and low-income victims in our State who were looking for assistance with getting out of debt. Centerdon strung them along and charged them high fees through illegal debt-management contracts, all without providing meaningful assistance. We will hold Centerdon accountable for their illegal and misleading debt management services along with any other providers of illegal debt management services."*

The suit alleges that Centerdon used misleading advertising directed to Delaware residents and then arranged for a Delaware notary to travel to the victims' homes and present its debt settlement contracts as a "representative" of Centerdon. The agreements repeatedly referred to Centerdon as a "Law Firm" and were styled as "Legal Services Agreement" despite the fact that Centerdon employed no attorneys admitted to practice law in Delaware. Centerdon's agreements also contained hidden, duplicative, and misleading fees designed to enrich Centerdon at the expense of Delaware consumers.

This matter is being handled by Deputy Attorney General

Katherine Devanney, Special Investigator Joe Rago and Paralegal Tiffany Williams, with oversight by Consumer Protection Director Marion Quirk.